

Amendments to the Specification:

Please replace the Abstract with the following amended Abstract:

Abstract

~~The present invention describes a~~A system and a method that utilizes transaction terminals equipped with smart card readers to download and store a batch of multiple prepaid electronic vouchers to a smart card, retrieve and decrypt individual prepaid vouchers from the smart card and print a voucher receipt with a printer in connection with the transaction terminal. The transaction terminals are in connection with a mobile transaction server that acts as a gateway to a prepaid system and routes transactions between transaction terminals and the prepaid system and between transaction terminals. ~~The present invention also describes a~~A method for storing a voucher encryption key on a second smart card or hardware security module. The voucher encryption key is utilized to decrypt encrypted vouchers on a voucher repository smart card. ~~The present invention also describes a method of transferring encrypted vouchers between voucher smart cards using a single transaction terminal or multiple transaction terminals. The transaction terminals may be~~are mobile devices communicating to the mobile transaction server over wireless networksor computers connected to a wired network.

Please replace paragraph [0020] with the following amended paragraph:

[0020] FIG. 8 is a flow diagram of a voucher transfer transaction according to this invention; ~~and~~

Please replace paragraph [0021] with the following amended paragraph:

[0021] FIG. 9 is a diagram representing the screen flow and application logic of a voucher transfer transaction according to this invention; ~~and~~

Please insert the following new sentence after paragraph [0021]:

[0021.1] FIG. 10 is a block diagram of a prior art transaction terminal capable for receiving smart cards.